Dear <NAME>

**We’re moving to The People’s Pension – here’s some information for you.**

As you might already know, we’re changing your workplace pension scheme shortly.

That means you’ll be a member of **The People’s Pension** instead of [current pension scheme provider].

You don’t need to do anything, but we thought this might be a good time to tell you a bit more about your new workplace pension. And share some tips with you on ways that you could make the most of it.

**So what is The People’s Pension?**

The People’s Pension is a workplace pension scheme provided by a not-for-profit company called People’s Partnership. They’ve been providing pensions for more than 35 years. Being a not-for-profit organisation means they can focus on making things easier and fairer for their customers rather than worrying about paying profits to shareholders – they call it ‘profit for people’.

The People’s Pension has more than 6 million members, and around 100,000 employers like us have chosen it for their staff.

**Why have we chosen to move to The People’s Pension?**

**An annual management charge that gives something back**The People’s Pension’s annual management charge is made up of 3 parts:

* an annual charge of £2.50
* a management charge of 0.5% of the value of your pension pot – just 50 pence a year for every £100 in your pension pot
* a rebate on the management charge – helping you save more for later life.

You’ll receive a rebate on your management charge of between 0.1% for savings over £3,000 and 0.3% for savings over £50,000, depending on how much is in your pension pot when the rebate is calculated. Find out when your pension savings qualify for a rebate and how much it could be at [**www.thepeoplespension.co.uk/charge**](http://www.thepeoplespension.co.uk/charge)

**In safe hands**  
The People’s Pension is recognised and authorised by The Pensions Regulator as a master trust that’s properly run and governed in the best interest of its members. It’s basically a pension scheme that multiple employers can use – with independent trustees who look after pension savings on behalf of all the employees who are members.

Your pension contributions, and the extra money we pay in, all go towards helping you save as much as possible for later life. We think moving to The People’s Pension, run by trustees whose job it is to make sure your pension is run with your best interests at heart, is another great way to support you.

**Accessible**They have a UK contact centre that is open daily to offer support and guidance. Plus, they provide lots of useful pension information on their website and you can keep track of your pension in your Online Account.

**What we’ll do next**

From [date], we won’t send any more contributions to [current pension scheme provider] on your behalf. Instead, we’ll be sending those contributions to The People’s Pension.

**Joiner information**

Soon after that, they’ll send you some joiner information. You’ll need to read this in detail, as some of the options available to you are likely to have changed (the investment choices available, for example).

**What you need to do after that**

**Set up your Online Account**

Your joiner information will have all the information you need to log into your Online Account with The People’s Pension. You might like to do this as soon as you can.

Once you’ve logged in, you’ll be able to update your personal details, keep an eye on your pension pot as it grows, and check your investment options. You’ll also be able to tell The People’s Pension who you’d like to be considered to benefit from your pension if something happens to you before you take your money.

**Got several pensions on the go?**

It may be possible to transfer them to The People’s Pension. Having all your pension savings in one place could make them easier to manage. And by combining all your existing pensions, the charges you pay may be lower.

It’s important that you compare the charges, features and services between the pension you want to transfer and The People’s Pension to see if it’s the best option for you. For more information, please visit [**www.thepeoplespension.co.uk/transfer-other-pensions**](http://www.thepeoplespension.co.uk/transfer-other-pensions)

**Any more questions?**

If you want to know more about The People’s Pension, visit their website at: [**www.thepeoplespension.co.uk**](http://www.thepeoplespension.co.uk)

Alternatively, contact [employer point of contact] on [xxxxxxxxxx] for more information.

All the best

<NAME @ EMPLOYER>

**<JOB TITLE>**

**<EMPLOYER>**